

Lawsuit: *Domonoske v. Bank of America, N.A.*, Case No. 5:08CV00066

CLERK'S OFFICE U.S. DIST. COURT
AT HARRISONBURG, VA
FILED

JAN 04 2011

JULIA C. DUDLEY, CLERK
BY: *K. Boudreau*
DEPUTY CLERK

**I am sending this letter to the Clerk of Court and
to Class and Defense Counsel on January 2, 2011.**

To Whom It May Concern,

The court should not accept a petty settlement. It is only returning peanuts to us, when Bank of America cost us \$20,000.

I remember this very clearly. It happened during the stock market crash several years ago. Not only did they deliver the credit reports too slowly, they also reported our credit scores lower than they really were. Our credit scores were in the low to mid 700's, but they sent us a notice saying we were denied our loan because our scores were in the low to mid 600's.

I believe they misrepresented our scores because we had applied for a prime minus .75% equity line and a few days later the stock market crashed. After the crash they no longer offered that rate, and we had to get a prime plus .25% loan with another company. Paying 1% more on a loan for \$100,000 has cost us \$1000 per year for several years; and we could have saved \$1000 per year for a total of 20 years.

Bank of America took from us as much as \$20,000 by their actions, and if you check their records you will find what I am saying is true. I do not have time to come to Harrisonburg, so just send my \$20,000 to the address below.

Sincerely,



David S. and Barbara B. Gifford, 285 Beasley Road, Lynchburg VA 24501

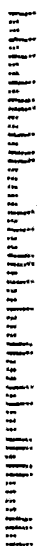
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